The embodiments of the invention in which an exclusive property or privilege is claimed are defined as follows:

- 1. A method for ordering a product over an internetwork of computer systems, wherein the product is ordered by a consumer from a computer connected to the internetwork and supplied by a merchant with a server connected to the internetwork, the method comprising:
- (a) establishing a connection between the computer and the server via the internetwork of computer systems;
- (b) transferring a transaction identification from the server to the computer, wherein the transaction identification identifies the current transaction including the product ordered and the consumer ordering the product;
- (c) terminating the connection between the computer and the server via the internetwork of computer systems;
- (d) establishing a direct connection between the computer and the server;
- (e) transferring the transaction identification from the computer to the server to identify the product ordered and the consumer ordering the product; and
- (f) transferring an access key assigned to the product ordered and the consumer ordering the product from the server to the computer that is used to claim the product ordered by the consumer.
 - 2. The method of Claim 1, further comprising:
- (a) while the computer is connected to the server via the internetwork of computer systems, transferring an encrypted version of the product from the server to the computer; and
- (b) after transferring the access key from the server to the computer, claiming the product ordered by the consumer by decrypting the encrypted version of the product using the access key.
- 3. The method of Claim 1, wherein the direct connection between the computer and the server is established via a telephone link administered by a telephone service provider so that when the direct connection between the computer and the server is established, the telephone service provider automatically charges for the telephone link and the product ordered.

- 4. The method of Claim 3, wherein the telephone link is associated with a 900 telephone number.
- 5. The method of Claim 1, wherein the connection between the computer and the server via the internetwork of computer systems is terminated before the transaction identification is transferred, if the order of the product is denied.
- 6. The method of Claim 1, wherein the access key is generated at random.
- 7. The method of Claim 1, wherein the access key is selected from a list of predetermined access keys.
- 8. The method of Claim 1, wherein the direct connection between the computer and the server is terminated before the access key is transferred if the order of the product is denied.
- 9. The method of Claim 3, wherein the direct connection between the computer and the server is terminated before the access key is transferred if the transaction identification is not transferred from the computer to the server within a predetermined time interval.
- 10. An apparatus for ordering a product from a plurality of computers and servers connected to form an internetwork, the apparatus comprising:
- (a) a consumer's computer comprising a processing unit and a storage medium, the storage medium containing program code executed by the processing unit for placing an order for the product; and
- (b) a billing server comprising a processing unit and a storage medium, the storage medium containing program code executed by the processing unit for responding to the order for the product placed by the consumer's computer.
- 11. The apparatus of Claim 10, wherein the program code executed by the processing unit of the consumer's computer places an order for the product by:
- (a) establishing a connection to the billing server via an internetwork communication link; and
- (b) transferring the order to the billing server via the internetwork communication link.

- 12. The apparatus of Claim 11, wherein the program code executed by the processing unit of the billing server responds to the order for the product placed by the consumer's computer by transferring a transaction identification to the consumer's computer via the internetwork communication link, which identifies the order placed by the consumer's computer.
- 13. The apparatus of Claim 12, wherein the program code executed by the processing unit of the consumer's computer further places the order by:
- (a) terminating the connection to the billing server via the internetwork communication link after the transaction identification has been received from the billing server;
- (b) establishing a connection to the billing server via a telephone link; and
- (c) transferring the transaction identification back to the billing server via the telephone link.
- 14. The apparatus of Claim 13, wherein the program code executed by the processing unit of the billing server further responds to the order placed by the consumer's computer by transferring an access key assigned to the order placed by the consumer's computer after the billing server receives the transaction identification identifying the order placed from the consumer's computer.
- 15. The apparatus of Claim 14, wherein the program code executed by the processing unit of the billing server further responds to the order for the product placed by the consumer's computer by transferring an encrypted version of the product to the consumer's computer via the internetwork communication link before the consumer's computer terminates the connection to the billing server via the internetwork communication link.
- 16. The apparatus of Claim 15, wherein the program code executed by the processing unit of the consumer's computer further places the order by decrypting the encrypted version of the product using the access key transferred to the consumer's computer by the billing server via the telephone link.
- 17. The apparatus of Claim 13, wherein the consumer is automatically billed for the order placed by the consumer's computer by the telephone service provider of the telephone link.

- 18. The apparatus of Claim 17, wherein the consumer's computer dials a 900 telephone number to establish the telephone link.
- 19. The apparatus of Claim 12, wherein the program code executed by the processing unit of the billing server further responds to the order placed by the consumer's computer by terminating the connection between the computer and the server via the internetwork communication link before the transaction identification is transferred to the consumer's computer if orders placed by the consumer are to be denied.
- 20. The apparatus of Claim 14, wherein the program code executed by the processing unit of the billing server further responds to the order placed by the consumer's computer by terminating the connection between the consumer's computer and the billing server via the telephone link before the access key is transferred to the consumer's computer if orders placed by the consumer are to be denied.
- 21. A computer-readable medium having a computer-executable component for ordering a product from a plurality of computers and servers connected to form an internetwork, the computer-executable component comprising a plug-in component for ordering a product from the plurality of computers and servers connected to form the internetwork, wherein the plug-in component places an order for the product by:
- (a) establishing an internetwork communication link with a server connected to the internetwork which provides the product ordered;
- (b) obtaining a transaction identification which identifies the order from said server;
- (c) disconnecting the internetwork communication link with said server;
 - (d) establishing a telephone communication link with said server;
- (e) transferring the transaction identification to said server to identify the order placed; and
- (f) obtaining an access key assigned to the order identified by the transaction identification which is used to claim the ordered product.

- 22. The computer-readable medium of Claim 21 having a further computer-executable component comprising a billing component for verifying the order placed by the plug-in component, wherein the billing component verifies the order placed by:
- (a) providing the transaction identification to the plug-in component once the internetwork communication link with said server connected to the internetwork is established by the plug-in component; and
- (b) providing the access key to the plug-in component once the telephone communication link with said server is established by the plug-in component.
- 23. The computer-readable medium of Claim 22, wherein the billing component also provides the plug-in component with an encrypted version of the product ordered before the plug-in component disconnects the internetwork communication link with said server.
- 24. The computer-readable medium of Claim 23, wherein the plug-in component decrypts the encrypted version of the product ordered with the access key provided by the billing component.
- 25. The computer-readable medium of Claim 21, wherein the telephone communication link is associated with a 900 telephone number.
- 26. The computer-readable medium of Claim 21, wherein the telephone communication link established by the plug-in component is administered by a telephone service provider which bills for the product ordered via the telephone communication link.
- 27. A computer-readable medium having a computer-executable component for fulfilling an order for a product placed by a computer connected to an internetwork of computers and servers, the computer-executable component comprising a billing component which fulfills the order by:
- (a) providing said computer a transaction identification assigned to the order after an internetwork connection with said computer is established; and
- (b) providing said computer an access key assigned to the order identified by the transaction identification after a point-to-point connection with said computer is established and after said computer returns the transaction identification.

- 28. The computer-readable medium of Claim 27 having a further computer-executable component comprising a plug-in component for placing the order for the product, wherein the plug-in component places the order for the product by:
 - (a) establishing the internetwork connection with said computer;
- (b) receiving the transaction identification provided by the billing component;
 - (c) disconnecting the internetwork connection with said computer;
 - (d) establishing the point-to-point connection with said computer;
- (e) returning the transaction identification to the billing component; and
- (f) receiving the access key assigned to the order identified by the transaction identification which is used to claim the ordered product.
- 29. The computer-readable medium of Claim 28, wherein the billing component also provides said computer with an encrypted version of the product ordered before the plug-in component disconnects the internetwork connection with said computer.
- 30. The computer-readable medium of Claim 29, wherein the plug-in component decrypts the encrypted version of the product with the access key provided said computer by the billing component.
- 31. The computer-readable medium of Claim 27, wherein the telephone communication link is associated with a 900 telephone number.
- 32. The computer-readable medium of Claim 27, wherein the telephone communication link established by the plug-in component is administered by a telephone service provider which bills for the product ordered via the telephone communication link.
- 33. A method for ordering a product over an internetwork of computer systems, wherein the product is ordered by a consumer's computer connected to the internetwork, the method comprising:

- (a) establishing a premium telephone connection between the consumer's computer and a billing server connected to the internetwork; and
- (b) during the premium telephone connection between the consumer's computer and the billing server:
- (i) establishing an internetwork connection between the consumer's computer and a merchant server connected to the internetwork which is capable of providing the ordered product; and
- (ii) transferring the ordered product from the merchant server to the consumer's computer.
 - 34. The method of Claim 33, further comprising:
- (a) terminating the premium telephone connection the consumer's computer and the billing server; and
- (b) calculating a charge for the ordered product based on a predetermined rate and the duration of the premium telephone connection between the consumer's computer and the billing server.
 - 35. The method of Claim 34, further comprising:

after the premium telephone connection between the consumer's computer and the billing server is terminated,

- (a) transferring a request to deny the order for the product from the billing server to the merchant server via an internetwork connection between the billing server and the merchant server; and
- (b) prohibiting further transfer of the ordered product to the consumer's computer.
 - 36. The method of Claim 33, further comprising:

prior to establishing the premium telephone connection between the consumer's computer and the billing server,

- (a) establishing an internetwork connection between the consumer's computer and the billing server;
- (b) transferring an order for the product from the consumer's computer to the billing server; and
- (c) transferring a premium telephone number associated with the ordered product from the billing server to the consumer's computer, wherein the

premium telephone number is used to establish the premium telephone connection between the consumer's computer and the billing server.

37. The method of Claim 33, further comprising:

prior to establishing the internetwork connection between the consumer's computer and the merchant server, transferring access information for the ordered product from the billing server to the consumer's computer via the premium telephone connection between the consumer's computer and the billing server, wherein the access information includes a locator for the ordered product on the merchant server, a password for claiming the ordered product, and an access identification identifying a communication session designated for use by the consumer's computer during the internetwork connection between the consumer's computer and the merchant server.

- 38. The method of Claim 37, wherein establishing the internetwork connection between the consumer's computer and the merchant server comprises:
- (a) locating the merchant server and ordered product with the locator transferred to the consumer's computer by the billing server;
- (b) obtaining access to the consumer's computer to the designated communication session identified by the access identification; and
 - (c) providing the password to the merchant server.
- 39. The method of Claim 33, wherein the premium telephone connection is established by dialing a 900 telephone number.
- 40. An apparatus for ordering a product from a plurality of computers and servers connected to form an internetwork, the apparatus comprising:
- (a) a consumer's computer comprising a network interface for connecting to the internetwork, a processing unit coupled to the network interface, and a storage medium coupled to the processing unit, the storage medium containing program code executed by the processing unit for placing an order for the product;
- (b) a billing server comprising a network interface for connecting to the internetwork, a processing unit coupled to the network interface, and a storage medium coupled to the processing unit, the storage medium containing program code executed by the processing unit for processing the order placed by the consumer's computer; and

- (c) a merchant server comprising a network interface for connecting to the internetwork, a processing unit coupled to the network interface, and a storage medium coupled to the processing unit, the storage medium containing program code executed by the processing unit for supplying the order placed by the consumer's computer and processed by the billing server.
- 41. The apparatus of Claim 40, wherein the program code executed by the processing unit of the consumer's computer places the order for the product by:
- (a) establishing an internetwork communication link to the billing server; and
- (b) transferring the order to the billing server via the internetwork communication link.
- 42. The apparatus of Claim 41, wherein the program code executed by the processing unit of the billing server processes the order for the product placed by the consumer's computer by:

transferring to the consumer's computer via the internetwork communication link,

- (a) a premium telephone number associated with the product ordered; and
- (b) a premium billing rate associated with the product ordered and the premium telephone number.
- 43. The apparatus of Claim 42, wherein the program code executed by the processing unit of the consumer's computer further places the order by:
- (a) terminating the internetwork communication link to the billing server after the premium telephone number and premium billing rate have been received from the billing server; and
- (b) establishing a premium communication link to the billing server using the premium telephone number.
- 44. The apparatus of Claim 43, wherein the program code executed by the processing unit of the billing server further processes the order placed by the consumer's computer by:

- (a) establishing an internetwork communication link to the merchant server after the premium communications link between the consumer's computer and the billing server is established; and
- (b) forwarding the order to the merchant server via the internetwork communication link.
- 45. The apparatus of Claim 44, wherein the program code executed by the processing unit of the merchant server supplies the order for the product placed by the consumer's computer and forwarded by the billing server by transferring access information to the billing server which identifies: (a) a location of the product in the plurality of computers and servers connected to form the internetwork; (b) a designated communication session during which the consumer's computer may download the located product; and (c) a password for claiming the located product.
- 46. The apparatus of Claim 45, wherein the program code executed by the processing unit of the billing server further processes the order placed by the consumer's computer by forwarding the access information to the consumer's computer via the premium communication link.
- 47. The apparatus of Claim 46, wherein the program code executed by the processing unit of the consumer's computer uses the access information transferred by the billing server to locate and download the ordered product.
- 48. The apparatus of Claim 47, wherein the program code executed by the processing unit of the consumer's computer terminates the order for the product by terminating the premium communication link between the consumer's computer and the billing server after the ordered product is downloaded.
- 49. The apparatus of Claim 48, wherein the program code executed by the processing unit of the consumer's computer calculates a charge for the ordered product based on: (a) the premium billing rate associated with the premium telephone number and the product ordered; and (b) the duration of the premium communication link between the consumer's computer and the billing server.
- 50. The apparatus of Claim 48, wherein the program code executed by the processing unit of the billing server transfers a request to deny the order placed by

the consumer's computer after the premium communication link between the consumer's computer and the billing server is terminated.

- 51. The apparatus of Claim 50, wherein the program code executed by the processing unit of the merchant server invalidates the access information for the ordered product in response to the request transferred by the billing server.
- 52. A computer-readable medium having a computer-executable component for ordering a product from a plurality of computers and servers connected to form an internetwork, the computer-executable component comprising a plug-in component for ordering a product from the plurality of computers and servers connected to form the internetwork, wherein the plug-in component places an order for the product by:
- (a) establishing a premium telephone communication link with a billing server connected to the internetwork which processes the order for the product;
- (b) transferring the order for the product to the billing server for processing;
- (c) obtaining access information for the ordered product, wherein the access information identifies the merchant server connected to the internetwork which provides the ordered product; and
- (d) obtaining the ordered product from the merchant server using the access information during the premium telephone communication link with the billing server.
- 53. The computer-readable medium of Claim 52, wherein the premium telephone communication link established with the billing server is administered by a telephone service provider which calculates a charge for the ordered product by multiplying a predetermined rate associated with the premium telephone communication link and the ordered product by the duration of the premium telephone communication link with the billing server.
- 54. The computer readable medium of Claim 52 having a further computer-executable component comprising a billing component for processing the order placed by the plug-in component, wherein the billing component processes the order by:

- (a) providing the plug-in component with a premium telephone number used to establish the premium telephone communication link with the billing server; and
- (b) after the premium telephone communication link with the consumer computer is established,
- (i) establishing an internetwork communication link with a merchant server connected to the internetwork which supplies the access information for the ordered product; and
- (ii) forwarding the order for the product to the merchant server.
- 55. The computer-readable medium of Claim 54 having a further computer-executable component comprising a merchant component for supplying the access information for the ordered product to the plug-in component, wherein the merchant component supplies the access information by:
- (a) assigning an access identification to a designated communication session between the consumer's computer and the merchant server;
 - (b) assigning a password for claiming the ordered product;
- (c) generating a locator for the ordered product identifying the location of the ordered product in the internetwork; and
- (d) supplying the access identification, password and locator to the billing component.
- 56. The computer-readable medium of Claim 55, wherein the billing component further processes the order by forwarding the access identification, password and locator received from the merchant component to the plug-in component.
- 57. The computer-readable medium of Claim 52, wherein the premium telephone communication link is associated with a 900 number.
- 58. The computer-readable medium of Claim 54, wherein the plug-in component further places the order for the product by creating a bookmark for the ordered product which contains the premium telephone number used to establish the premium telephone communication link to the billing server.

- 59. A computer-readable medium having a computer-executable component for processing an order for a product placed by a consumer computer connected to an internetwork of computers and servers, the computer-executable component comprising a billing component which processes the order by:
- (a) providing the consumer computer with a premium telephone number for establishing a premium communication link between the consumer computer and the billing server; and
- (b) providing the consumer computer with access information which enables the consumer computer to access the ordered product while the consumer computer and the billing server are connected via the premium communication link.
- 60. The computer-readable medium of Claim 59, wherein the premium telephone communication link established between the consumer computer and the billing server is administered by a telephone service provider which calculates a charge for the ordered product by multiplying a predetermined rate associated with the premium telephone communication link and the ordered product by the duration of the premium telephone communication link between the consumer computer and the billing server.
- 61. The computer-readable medium of Claim 59, having a further computer-executable component comprising a plug-in component for placing the order for the product, wherein the plug-in component places the order for the product by:
- (a) providing a graphical user interface which enables a consumer to select the product and be automatically billed for the product by the consumer's telephone service provider; and
- (b) establishing the premium communication link with the billing server using the premium telephone number provided by the billing server component.
- 62. The computer-readable medium of Claim 59, having a further computer-executable component comprising a merchant component for supplying the consumer computer with access to the ordered product, wherein the merchant component supplies the access to the ordered product by:

- (a) assigning an access identification to a designated communication session between the consumer's computer and the merchant server;
 - (b) assigning a password for claiming the ordered product; and
- (c) generating a locator for the ordered product identifying the location of the ordered product on a particular merchant server connected to the internetwork.
- 63. A computer-readable medium having a computer-executable component for supplying a consumer computer connected to an internetwork of computers and servers with access to a product ordered by the consumer computer, the computer-executable component comprising a merchant component which processes the order by:
- (a) establishing an internetwork communication link between a merchant server and a billing server connected to the internetwork, wherein the billing server processes the order for the product placed by the consumer computer; and
- (b) providing the billing server with access information to be used by the consumer computer to access the ordered product from an identified server connected to the internetwork while the consumer computer and the billing server are connected via a premium communication link.
- 64. The computer-readable medium of Claim 63, wherein the premium communication link between the consumer computer and the billing server is administered by a telephone service provider which calculates a charge for the ordered product by multiplying a predetermined rate associated with the premium communication link and the ordered product by the duration of the premium telephone communication link between the consumer computer and the billing server.
- 65. The computer-readable medium of Claim 63, having a further computer-executable component comprising a billing component for processing the order placed by the consumer computer, wherein the billing component processes the order by:
- (a) providing the consumer computer with a premium telephone number used by the consumer computer to establish the premium communication link between the consumer computer and the billing server; and

- (b) forwarding the order placed by the consumer computer to the merchant component via the internetwork communication link between the merchant server and the billing server.
- 66. The computer-readable medium of Claim 63, wherein the billing component further forwards the access information provided by the merchant component to the consumer computer.
- 67. The computer-readable medium of Claim 63 having a further computer-executable component comprising a plug-in component for placing the order for the product, wherein the plug-in component places the order by:
 - (a) enabling a consumer to place the order for the product;
- (b) establishing the premium communication link between the consumer computer and the billing server using the premium telephone number provided by the billing server; and
- (c) forwarding the order to the billing server via the premium telephone communication link.